

Notice of References Cited	Application/Control No. 09/820,805	Applicant(s)/Patent Under Reexamination KITCHEN ET AL.	
	Examiner Lalita M. Hamilton	Art Unit 3691	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Electronic bill presentment: The real killer app? Jackie Cohen. Bank Technology News. New York: Sep 1997. Vol. 10, Iss. 9; p. 25 (4 pages)
	V	CoreStates Bank links bill payment chain Alison F Orenstein. Bank Systems & Technology. New York: Nov 1997. Vol. 34, Iss. 11; p. 36 (1 page)
	W	New electronic payment technologies: A look at security issues Heidi Richards. Journal of Retail Banking Services. New York: Autumn 1997. Vol. 19, Iss. 3; p. 41 (6 pages)
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.